Amendments to the Specification:

Please replace paragraph 005 with the following amended paragraph:

[005]   In the system shown in Fig. 5, seller terminal ~~+~~11, purchaser terminal 12 and bank service handling apparatus 22 at the bank 21 are interconnected via network 13. which can be, for example, public telephone lines or the internet. Seller A sells products to purchaser B. As a result, seller A has a trade credit of accounts receivable and purchaser B has a trade debt of accounts payable.

Please replace paragraph 032 with the following amended paragraph:

[032]   Member table 200 stores information (such as member identification information, name, address, contact site, securities account number) about each member that is a seller or purchaser in the settlement system of this embodiment. Charge data table 300 stores charge data for seller A to request payment from purchaser B (e.g., member identification information of the seller A, member identification information of the purchaser B, transaction identification information, charge amount information, due date information, and charge identification for identifying each charge data). History data table 400 stores information on the status of each charge data stored in the charge data table (such as charge identification information; status information, which is a flag indicating whether settlement has already been made; and information representative of a payment date if the settlement has already been made). Securities account data table 500 stores information about the securities deposit account of each member (such as account identification information for identifying an account, member identification information representative of the holder of a securities account, securities possessed by the account and their values). Securities data table 600 stores the type of each of the securities handled by the securities company 14 and the discount rate of each of the securities, for converting the denomination thereof to a current value.